AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1.   (Currently Amended) A method for assessing a risk of fraud, comprising:

receiving at least information relating to a first address relating to one of an account holder or an applicant;

determining demographic data relating to the first address;

receiving information relating to a second address; and

determining demographic data relating to the second address

measuring demographic differences between the first and second addresses using the determined demographic data relating to the first address and the determined demographic data relating to the second address; and

calculating a score indicative of a level of risk of identity theft fraud using the measured demographic differences.

2.   (Original) The method of claim 1, further comprising analyzing whether the first address is a warm address.

3.   (Original) The method of claim 1, further comprising analyzing whether the first address is a undeliverable mail address.

4.   (Currently Canceled)

5.   (Currently Amended) The method of claim 1 [[4]], wherein the act of calculating a score comprises using a mathematical model that includes weighting factors for one or more pre-defined variables used in the model.

6.   (Currently Amended) A method for assessing a risk of identity theft fraud with respect to new applications, comprising:

receiving first address information relating to an applicant for an account;

determining ~~using~~ demographic data relating to the address information; and

calculating a score indicative of a level of risk of identity theft fraud using the determined

demographic data.

7.   (Original) The method of claim 6, further comprising receiving a reference address.

8.   (Currently Amended) The method of claim 7, wherein ~~act of~~ receiving a reference
address includes receiving reference address information from a third party database

9.   (Currently Amended) The method of claim 7, wherein ~~the act of~~ receiving a reference
address includes receiving reference address information as part of input data provided in
making a request to assess a risk of identity theft fraud.

10.   (Currently Amended) The method of claim 7, further comprises determining
demographic data relating to the reference address and measuring at least one difference in
demographic data between the determined demographic data relating to the address information
and the determined demographic data relating to the reference address ~~appended to the first and
reference address information~~.

11.   (Currently Canceled)

12.   (Original) The method of claim 1, further comprising reporting an assessment of a risk of
identity theft based at least in part on the score.

13.   (Currently Amended) The method of claim 12, further comprising analyzing ~~negative
data for~~ the first address for negative data.

14.   (Original) The method of claim 13, wherein the act of assessing risk of identity theft is
based on the score and analysis of the negative data.

15. (Currently Amended) A method for assessing a risk of fraud, comprising:

receiving street addresses;

determining demographic data relating to the street addresses;

using demographic attributes of street addresses to predict the risk of fraud by , wherein the act of using comprises analyzing differences between the demographic data attributes of the street addresses;

assessing the risk of fraud based on the demographic attributes.

16. (Original) The method of claim 15, further comprising reporting the assessment of fraud.

17. (Currently Amended) The method of claim 16, wherein the act of assessing a risk of fraud comprises assessing the risk of identity theft fraud due to account takeover.

18. (Currently Amended) The method of claim 16, wherein the act of assessing a risk of fraud comprises assessing the risk of identity theft fraud perpetrated through a new application.

19. (Original) The method of claim 17, further comprising receiving information relating to a media request.

20. (Original) The method of claim 19, further comprising assessing risk of identity theft when the request for media is made on an emergency basis.

21. (Currently Amended) The method of claim 15, wherein the act of assessing risk of fraud comprises assessing a risk of identity theft in fulfillment activities.

22. (Original) The method of claim 15, further comprises determining negative information relating to the street addresses and determining positive information relating to the street addresses and associating coupling the negative and positive information with the address determined demographic data attributes to assess the risk of identity theft fraud.

23.   (Currently Amended) A method for detecting a risk of identity theft fraud comprising: combining warm address, known fraud address information, United States Postal Service ~~USPS~~ Deliverable Address File, National Change of Address ~~NCOA~~ files with address specific, single point, demographic information; and associating ~~coupling~~ differential information relating to the addresses to predict a risk of fraud for at least one of account takeover, new account application, and fulfillment fraud.

24.   (Original) A system for assessing a risk of fraud, comprising:

a processor;

memory;

computer instructions operable by the processor to append data to at least one variable used in assessing a risk of identity theft fraud;

computer instructions operable by the processor to analyze differences in demographic data for two different street addresses;

computer instructions operable by the processor to calculate a score indicative of a level of risk of fraud; and

computer instructions operable by the processor to output an assessment of a risk of level of fraud.

25.   (Original) The system of claim 24, wherein the computer instructions to calculate a score comprise instructions to calculate a score indicative of a risk of fraud using a formula of the form

$$Y = A + B1 * x1 + B2 * x2 + B3 * x3 \ldots + Bn * xn$$

where Y is the dependent or outcome variable is the result used to predict the risk of identity theft fraud, A is a constant value, B1 . . . Bn are the coefficients or weights assigned to the independent variables, and x1 . . . xn are the independent variables.

26.   (Currently Amended) A method for determining whether an account request for a change of address from an applicant involves fraud, comprising:

receiving a request to change an address of an account, said request including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

obtaining demographic data based on the new address of the applicant;

calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant; ~~and~~

calculating a score for the request based on the differential, ~~the score indicating whether the request may involve fraud~~; and

determining, based on the calculated score, whether the request for change of address may involve fraud.

27.   (Currently Amended) A method for determining whether an account request from an applicant for media involves fraud, comprising:

receiving a request to provide media to the applicant relating to an account;

determining whether the account has information relating to change of addresses, said information including an old address and a new address of the applicant;

obtaining demographic data based on the old address of the applicant;

obtaining demographic data based on the new address of the applicant;

calculating a differential between the demographic data based on the old address of the applicant and the demographic data based on the new address of the applicant; ~~and~~

calculating a score for the request based on the differential, ~~the score indicating whether the request for media may involve fraud~~; and

determining, based on the calculated score, whether the account request may involve fraud.

28.   (Currently Amended) A method for determining whether an account request from an applicant for media involves fraud, comprising:

receiving a request to provide media to the applicant relating to an account, said request including a current address of the applicant and a shipping address to which to ship said media;

obtaining demographic data based on the current address of the applicant;

obtaining demographic data based on the shipping address of the applicant;

calculating a differential between the demographic data based on the current address of the applicant and the demographic data based on the shipping address of the applicant; ~~and~~

calculating a score for the request based on the differential, ~~the score indicating whether the request for media may involve fraud~~; and

~~~~determining, based on the calculated score, whether the account request may involve~~ fraud.

29.   (Original) A system for processing account requests from applicants, comprising:

one or more inputs for receiving account requests from one or more business entities, each of said account requests including an address of an applicant;

an interface for transmitting said addresses to an address data service to obtain demographic data therefrom; and

a scoring module for calculating a score for the request based on the demographic data, the score indicating whether the request may involve fraud.

30.   (Original) A method for providing information assessing a risk of fraud, comprising:

analyzing two different street addresses and demographic data associated with the street addresses;

based, at least in part on the analysis, providing an assessment of a risk of fraud.

31.   (Currently Amended) The method of claim 30, wherein ~~act of~~ providing an assessment of a risk of fraud comprises providing a score and an explanation of the score ~~at least one reason~~.

32.   (Currently Amended) The method of claim 30, wherein ~~where in the act of~~ providing an assessment of risk comprises sending the assessment via an electronic message.

33.   (Currently Amended) The method of claim 30, wherein ~~where in the act of~~ providing an assessment of risk comprises sending the assessment via voice.